



# SHIIP NEWS RELEASE

## How Do You Get Medicare Part A and B?

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*[This is the first in a three part series (February, March and April) which will discuss enrollment in the different parts of Medicare.]*

Knowing when and how to get Medicare Part A and B can sometimes be confusing. “Educating yourself and talking to Social Security are the first steps in assuring your coverage begins at the appropriate time and you avoid paying any late enrollment penalties,” says Kris Gross from the State of Iowa’s Senior Health Insurance Information Program (SHIIP).

Start by understanding how you get Medicare Part A and B. If you are collecting Social Security or Railroad Retirement Benefits (RRB) retirement benefits, you will automatically get Part A and B starting the first day of the month you turn age 65. Those who get disability benefits from Social Security or certain disability benefits from the RRB get Part A and B the first day of the 25<sup>th</sup> month after Social Security or RRB benefits start. The exception to this is for individuals with ALS (Lou Gehrig’s disease). Medicare benefits begin the first day of the month that the individual is determined to have ALS and is receiving Social Security or RRB disability benefits.

Some people age 65 or older aren’t getting Social Security or RRB benefits yet, for instance, because they are still working. They will not get Part A and Part B automatically.

Your *Initial Enrollment Period* is when you are first eligible for Part B. This is a seven month period that includes the three months before the month you turn 65, the month you turn 65 and the three months after. Part B will start the first day of your birthday month **IF** you sign up during the three months before the month you turn 65. If your birthday is on the first day of the month, your coverage will start the first day of the prior month. Waiting until your birth month or the last three months of the Initial Enrollment Period will delay the start of your coverage.

Medicare has a *General Enrollment Period* for individuals who don’t sign up for Part B when they were first eligible. You can sign up between January 1-March 31 each year. Your coverage will then begin July 1 and you may have to pay a higher premium for late enrollment.

An important *Special Enrollment Period* may apply to individuals who are covered under a group health plan based on **current employment**. You must meet three key criteria to qualify for the special enrollment period. First, you or your spouse must be actively employed. Second, you are covered by a group health plan through the employer of the actively employed person.

(more)

[NOTE: If you have COBRA or a retiree health plan, you do not have coverage based on current employment.] Third, you are covered by this health plan the first month you are eligible for Medicare. If all three of these criteria are met you can delay enrolling in Medicare Part B until the Special Enrollment Period and usually you won't pay a late enrollment penalty.

The Special Enrollment Period applies if you didn't sign up for Part B when you were first eligible and the three criteria just listed are met. You can then sign up at Social Security for Part B:

- Anytime you or your spouse are working and covered by a group health plan through the employer, **OR**
- During the eight month period that begins the month after the employment ends or the group health plan coverage ends, whichever happens first.

It is important to understand that even though you may be eligible to delay Medicare enrollment check with your employer to be sure they will continue to pay first (primary) if you don't take Medicare.

Social Security is your most important partner in determining Medicare eligibility and when you can enroll. Contact them at 1-800-772-1213. Keep a good record of your conversations-- what you are told, who you speak with and when.

If you have other questions about Medicare, contact SHIP, a free, confidential service of the state of Iowa. Counselors are available across the state to help you with Medicare questions and problems. For the SHIP site nearest you call 1-800-351-4664 (TTY 1-800-735-2942) or go to [www.therightcalliowa.gov](http://www.therightcalliowa.gov).